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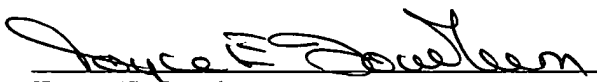
Date of Deposit : March 15, 2002

Type of Document(s) : Transmittal (*In Duplicate*);  
Amendment & Response Under 37 CFR 1.116;  
and  
Return Postcard.

Serial No. : 09/181,658

Filing Date : October 29, 1998

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Box AF, Washington, D.C. 20231.

 (signature)  
Toyce E. Southern



Serial No. 09/181,658  
EXPRESS MAIL NO.: EV 032 105 020 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Patrick SAVAGE  
Ser. No. : 09/181,658  
Filed. Date : October 29, 1998  
For : A Method And System Of Combined Billing Of Multiple Accounts On A Single Statement  
Examiner : P. Kanof  
Art Unit : 2765

Assistant Commissioner for Patents  
Washington, D.C. 20231

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TRANSMITTAL

Sir:

Transmitted herewith are copies of the following documents for filing in the above-identified application:

Transmittal; and  
Amendment And Response Under 37 CFR 1.116.

Shown below are the fees for the presentation of the amended claims:

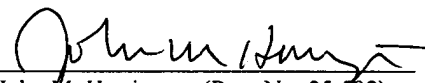
	Claims <u>Remaining</u>	Highest # Previously <u>Paid For</u>	<u>Extra</u>	<u>Rate</u>	<u>Fee</u>
TOTAL	53	57		\$18	\$0
Ind. Cls.	6	6		\$84	\$0
Multiple Dependent Claim Added.....				NO	
				<b>TOTAL</b>	<b>\$0</b>

The Commissioner is also hereby authorized to charge any deficiency or credit any overpayment for this response to Deposit Account Number 50-1458. A duplicate of this transmittal is attached for that purpose.

Respectfully submitted,

Date: 3/15/02

By:

  
John M. Harrington (Reg. No. 25,592)  
for George T. Marcou (Reg. No. 33,014)

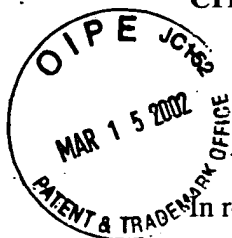
KILPATRICK STOCKTON LLP  
607 14<sup>th</sup> Street, NW, Suite 900  
Washington, DC 20005  
Telephone: (202) 508-5800  
Facsimile: (202) 508-5858

C0464-182442  
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Appl. No. 09/181,638  
Express Mail Cert. No. EV 032 105 020 US

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Savage et al.

Group Art Unit: 2164

Application No.: 09/181, 658

Examiner: Kanof, P.

Filed: October 29, 1998

For: **A METHOD AND SYSTEM OF COMBINED BILLING OF  
MULTIPLE ACCOUNTS ON A SINGLE STATEMENT**

Assistant Commissioner for Patents  
Box AF  
Washington, DC 20231

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AMENDMENT AND RESPONSE UNDER 37 C.F.R. 1.116

In response to the Final Office Action mailed January 15, 2002,<sup>1</sup> rejecting claims 1, 4-6, and 9-57, Applicant respectfully requests that the following amendments and remarks be considered and entered so as to place the pending claims into condition for allowance or better form for appeal.

IN THE CLAIMS:

Please rewrite claims 1, 50, and 54-57 as follows:

1. (Three times amended) A method of combined billing for at least one customer on a plurality of customer accounts, comprising:
  - receiving account data for the plurality of customer accounts electronically from time-to-time by a service provider from each of a plurality of billers;
  - acquiring ownership of receivables represented by the account data by the service provider under contractual arrangements with the plurality of billers upon receipt of the account data;
  - automatically calculating account charges for the plurality of customer accounts from the account data;
  - aggregating the account charges for at least one customer on the plurality of customer accounts;

<sup>1</sup> A Final Office Action was originally mailed on October 10, 2001, but Applicant did not receive the Final Office Action until January 2, 2002. Applicant filed a Petition to Reset Period for Reply under MPEP § 710.06. The Final Office Action was then sent to the Applicant again with a mailing date of January 15, 2002.